## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Christopher L. Cagan Examiner: John D. Scarito

Serial No.: 10/713,348 Group Art Unit: 4172

Filed: November 14, 2003 Confirmation No.: 4137

For: METHOD FOR MORTGAGE July 14, 2008 FRAUD DETECTION

## AMENDMENT/RESPONSE TO OFFICE ACTION

Mail Stop Amendment Commissioner for Patents P.O. Box 1450

Alexandria, VA 22313-1450

Dear Sirs:

In response to the Office Action of January 15, 2008, please amend the above-identified application for patent as follows.